



January 23rd, 2009

Ms.
Katherine
NATIONAL CITY
Loss Mitigation Department
Fax: 440-546-6789

RE: File: 4489618130255178
Pablo Sevilla

Dear Ms. Katherine:

Enclosed please find the financial information for Mr. Pablo Sevilla along with the Authorization to provide information to us. Mr. Sevilla has been trying to sell the property and do a Short sale with no results for the last seven months, now he is facing foreclosure from WAMU, the court date has been scheduled for February 28th, 2009.

In order to avoid further damage to his credit he would like to enter into a settlement agreement with your Bank in order to close the account as soon as possible. As you are aware for the enclosed Value report the property is at the moment worth less than the amount owed to the first lender and for that reason in case it would enter into a foreclosure procedure your Bank will be severally affected.

For that reason we have been instructed by Mr. Sevilla to present a settlement offer for the amount of \$ 2,500,00.

I hope that you will take this offer into consideration and will let us know your answer as soon as possible.

Once again I want to thank you for your extraordinary cooperation and urge you to take care of this matter as soon as possible as time is of the essence.

Sincerely,

A handwritten signature in cursive script, appearing to read "C. Ycaza", is written over the word "Sincerely,".

Cecilia Ycaza
Transcontinental Realty Network

9851 NW 58th St. Suite 104 Doral, FL 33178
Phone 305 599 1404 Fax 305 599 1401 email oneshortsale@yahoo.com